



the HOME BUYER ROADMAP



THE MUST-KNOWS BEFORE
BUYING A HOME IN SLO COUNTY

What's INSIDE

→ **WHAT IT'S LIKE TO WORK WITH US**

No pressure, no guesswork — just strategy, communication, and someone in your corner from start to keys.

→ **LOCAL NEIGHBORHOOD OVERVIEW**

A quick snapshot of a few popular SLO County neighborhoods – including their amenities, vibe & price point.

→ **HONEST ANSWERS TO YOUR QUESTIONS**

From “how do you get paid?” to “do I have to sell first?” we break it all down without the jargon.

→ **THE STEP-BY-STEP BUYER ROADMAP**

Because “we’ll figure it out as we go” is not a strategy.

→ **WHAT TO DO IF YOU'RE BUYING LATER**

1-2 years out? Perfect. Let's set you up with a plan so you're ahead of the game when the time comes.

→ **HOW TO FIND OFF-MARKET HOMES**

Spoiler: not everything worth buying is listed on Zillow. We'll show you how I help uncover hidden options.

→ **CHECKLISTS + TOOLS TO KEEP YOU ON TRACK**

From pre-approval to packing, we've got resources to help you stay organized and confident from start to close.

welcome!



So you're thinking about buying a home in SLO County?

You're in the right place!

Hi, we are the Fissori Real Estate Team — a local real estate team here in SLO County, and this guide was made to help you feel clear, confident, and in control of the home buying process (no matter where you are on the timeline).

Whether you're planning to move in six months or just starting to think about the idea of owning a home, this resource walks you through what to expect, how to prepare, and what it actually looks like to work with an agent like us.

Kathy Fissori Johnson & Peter Joehnk
Fissori Real Estate Team/REAL Broker

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DRE# 01403817 & 02094564

How we work with buyers

We are here to guide you through every step of the process — from setting up a custom home search to connecting you with trusted lenders, helping you understand your financing options, and advocating for your best interest during negotiations.



A tailored VIP Home Search with properties that match your lifestyle and budget



Access to off-market opportunities through my local network, mailers, or targeted campaigns



Step-by-step support once we're under contract (no guessing or Googling required)

the FAQs

01/ HOW DO YOU GET PAID?

As of 2024, buyer agent compensation is negotiable and can vary depending on the property and agreement with the seller. We'll walk you through what this looks like upfront so there are no surprises — and we'll discuss your options before we ever tour a home.

02/ WHAT IF I'M NOT SURE IF I'M READY TO BUY?

Totally normal! We can help you explore what's possible, set up a custom search, and share resources to prepare — no pressure, just information to help you feel confident when the time is right.

03/ HOW DO I KNOW WHAT I CAN AFFORD?

Start with a free mortgage pre-approval — We can connect you with trusted lenders who'll walk you through your numbers and help define your price range. We also include a simple home budget calculator in this guide!

04/ WHAT IF I HAVE A HOUSE I NEED TO SELL FIRST?

No problem — We help clients buy and sell all the time. We'll walk you through timing, prep, and pricing so we can make a plan that feels smooth and stress-free. Whether you need to sell first, buy first, or do both at the same time, We've got you.

05/ IS RIGHT NOW THE BEST TIME TO BUY?

The best time to buy is when it aligns with your goals. We'll help you understand what's happening in the SLO County market and guide you through timing, strategy, and next steps based on your situation.

This isn't our *first* rodeo...

Buying or selling a home is a big deal — and we don't take it lightly.

We've helped over 500 clients make their move in SLO County and surrounding areas, and we are proud to say that most of our business comes from referrals and happy clients coming back for round two.



500+

HOMES SOLD

From cozy condos to move-in ready single family homes.

21

YEARS IN BUSINESS

Grounded experience, local insight, and a people-first approach.

80%

BUYER REPRESENTATION

Helping clients from first-time home buyers to downsizers find the one.

100%

5-STAR REVIEWS

Strategic, proactive, and relentlessly focused on helping you find the one.

Don't just take our word for it...



Amazing team! The Fissori Team sold my property fast and handled everything perfectly. 10/10 service. Thank you!

SOLD IN 2025 | ARROYO GRANDE



A+++ service from the Fissori Real Estate Team! They sold my property with zero issues. True professionals. Thank you for everything!

SOLD IN 2025 | PISMO BEACH



5-stars for the Fissori Team! They are experts. Sold my place quickly and handled all the details perfectly. Couldn't be happier!

SOLD IN 2025 | SAN LUIS OBISPO

the ROADMAP

WHAT IT ACTUALLY LOOKS LIKE TO BUY A HOME.

01

Let's talk goals

We'll chat about your timeline, must-haves, and what buying a home in SLO County actually looks like right now — no pressure, just real talk.

02

Get pre-approved + set your budget

We'll connect you with a trusted lender to figure out your price range, monthly payments, and the best loan options for your situation.

03

Make it official

We'll review and sign a buyer agreement so I can fully represent you, advocate for your best interest, and start unlocking off-market opportunities.

04

Start your home search

You'll get a personalized VIP home search (and access to listings you might not find online). We'll tour the good ones and rule out the rest — no wasted weekends.

05

Make an offer + go under contract

Found the one? We'll walk you through the offer, negotiations, inspections, and all the fine print — with strategy at every step.

06

Close + celebrate

Once the paperwork is done and the keys are yours, we celebrate (and yes, We'll still be here if you need anything after closing).

Your Guide to *Local Neighborhoods*



Arroyo Grande

MEDIAN: ~\$1,412,500

Historic, charming, Americana
Inland from the coast



Pismo Beach

MEDIAN: ~\$1,775,000

Classic, scenic, beachy Central
Coast surf town



San Luis Obispo

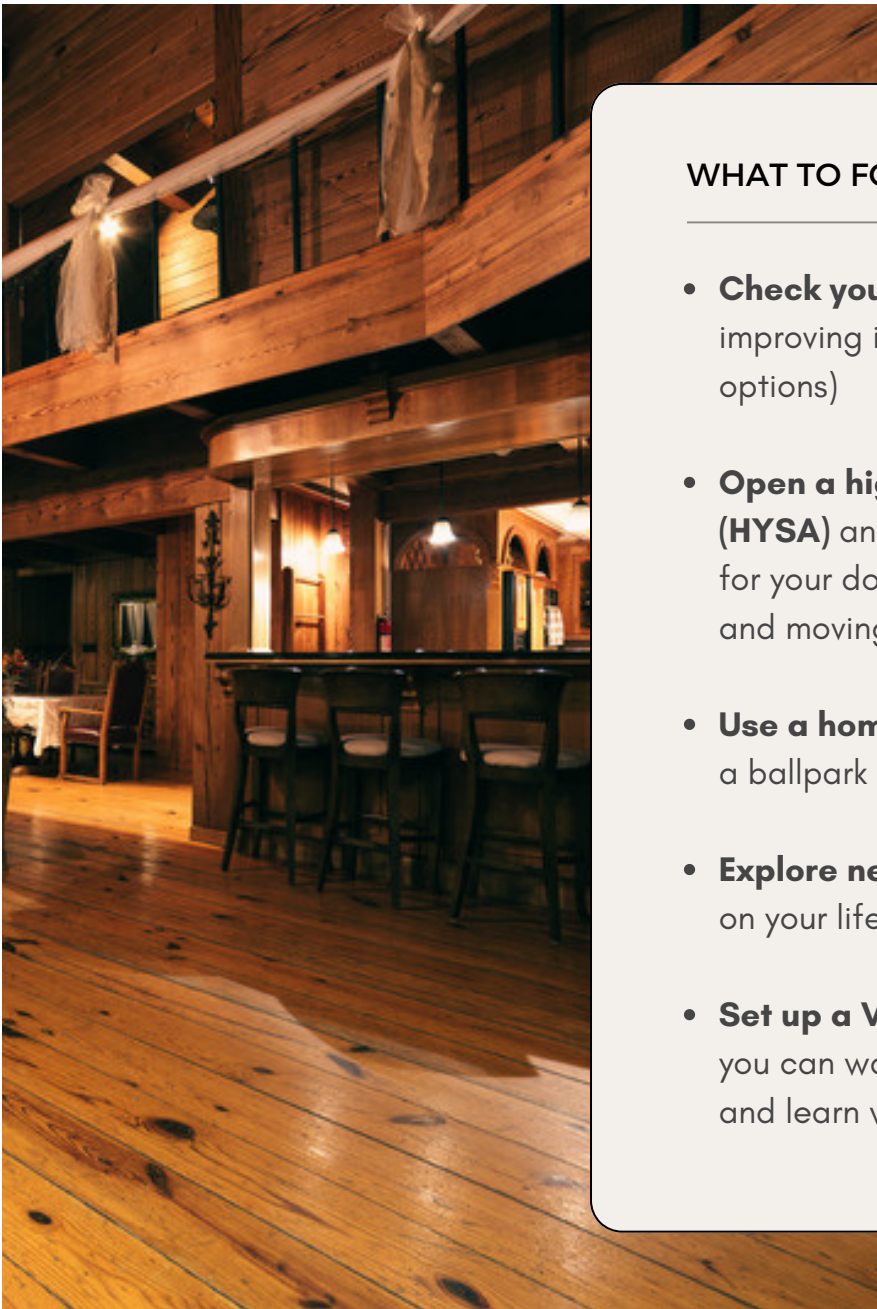
MEDIAN: ~\$1,488,000

Relaxed, vibrant, historic CA's
Central Coast

The “*Just Browsing*” Buyer Blueprint

1-2 YEARS OUT? PERFECT.

Buying later doesn't mean you have to wait to get organized. In fact, this is the best time to lay the groundwork so when you're ready, you're not starting from scratch — you're ready to move.



WHAT TO FOCUS ON NOW:

- **Check your credit score** and work on improving it (ideally 720+ for best loan options)
- **Open a high-yield savings account (HYSA)** and start putting aside money for your down payment, closing costs, and moving expenses
- **Use a home budget calculator** to get a ballpark of your budget
- **Explore neighborhoods** and get clear on your lifestyle must-haves
- **Set up a VIP Home Search** with us so you can watch the market in real time and learn what your money can get you

How To Find *Off-Market* Homes

Not everything
worth buying is
on Zillow.

In competitive markets (or if you're searching for something super specific), waiting for the perfect listing to pop up on the MLS isn't always the move.

HERE'S HOW WE HELP CLIENTS GET AHEAD OF THE CROWD:



Targeted mailers to
homeowners in
neighborhoods
you're eyeing



Tapping into agent-only
networks where homes
are shared before they
hit the market



Social campaigns to
attract potential sellers
who haven't listed yet



Personal outreach to past
clients & contacts who
might be a match

Because you deserve an agent who doesn't *just set up a home search* and hope for the best.

the Home Budget Calculator

This calculator includes a formula for calculating the 28% and 36% housing budget rule.

MORTGAGE CALCULATOR

Use our home loan calculator to estimate your total mortgage payment, including taxes and insurance. Simply enter the price of the home, your down payment, and details about the home loan, to calculate your mortgage payment, schedule, and more.

Home Price

\$ 500,000

Down Payment

\$ 100,00020.000 %

Loan Term

10-Year Fixed

Interest Rate

3.850 %

Property Tax

\$ 0 /year0.000 %

Advanced

Calculate

PaymentSchedule

Your mortgage payments over 10 years will add up to \$482,520.

\$4021

Per Month

Principal & Interest \$4,021

Get more info from a local expert!

Full Name

Email*

Phone

Get More Info

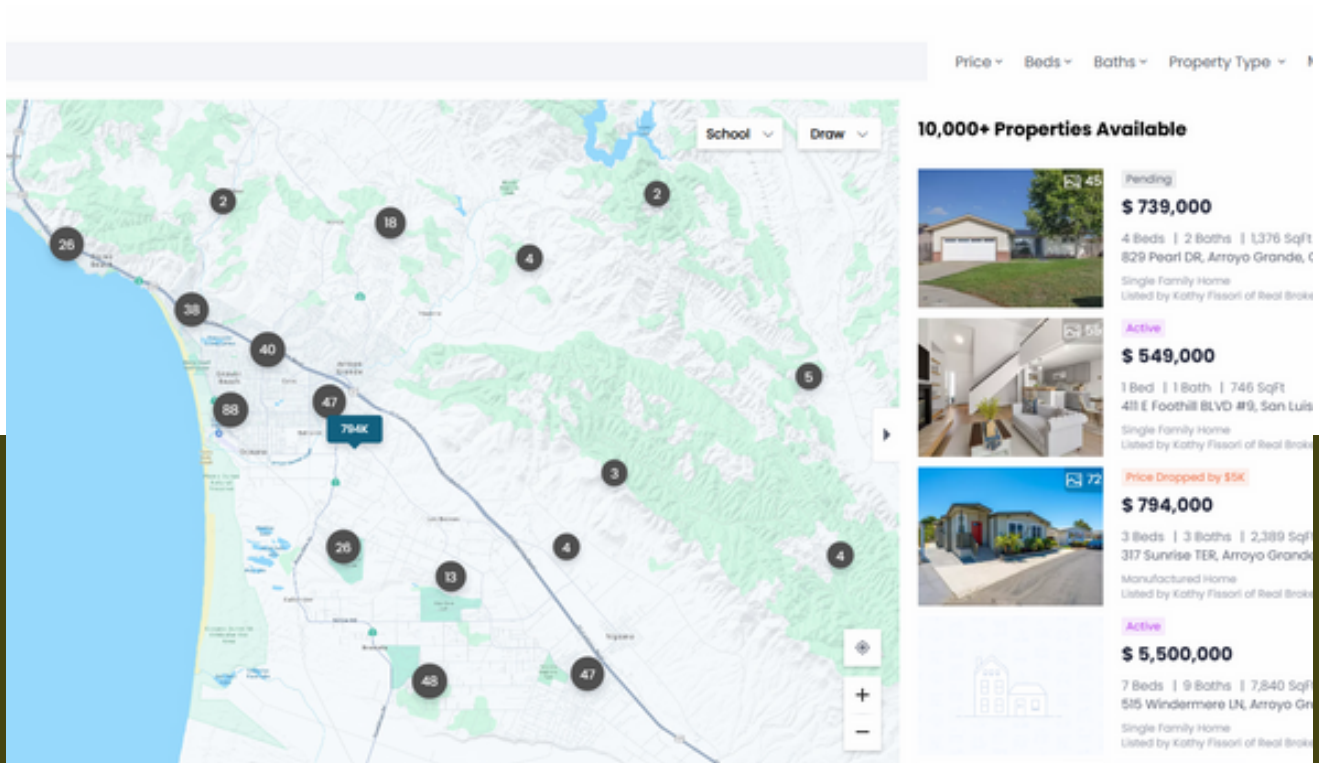
☐ By checking this box, I agree by electronic signature to the [Electronic Disclosure Consent Agreement](#); to receive recurring marketing communication from or on behalf of Fissori Real Estate Team, including auto-dialed calls, texts, and artificial/prerecorded voice messages (message frequency varies; data rates may apply; reply "STOP" to opt-out of texts or "HELP" for assistance); and to the

[Click here for our Home Budget Calculator](#)

To use this Home Budget Calculator, start by entering your total gross monthly income and all recurring monthly expenses, savings contributions, and debt payments. The sheet will automatically calculate your monthly spending breakdown, savings rate, debt-to-income ratio, and recommended housing budget based on standard financial rules (28% and 36% of gross income).

the Digital Home Buying Dashboard

Finally, a way to keep track of everything
(without losing another PDF).



[Click here for our digital Home Buying Guide](#)

You can easily access this digital Home Buying Guide on our website! 🏠✨ It's designed to walk you through every step of the process — from getting pre-approved to getting the keys to your dream home. Visit our site to explore the full guide and start your journey with confidence today!

You can access it from your phone, tablet, or laptop —
no apps to download, no fancy tech skills required.

Next Steps

LET'S MAKE A GAME PLAN

Whether you're ready to start touring homes or just getting your finances in order, here's how we can work together:

1. We'll book a quick intro call to talk timing, goals, and next steps.
2. We'll set up your custom VIP Home Search.
3. We'll send over prep tools based on where you are in the buying process.
4. We'll go at your pace — whether that means looking now or prepping for later.

SCHEDULE A 15 MIN CALL

Your next move starts here — and we'll guide you every step of the way!



Kathy & Peter

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